Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for managing a payment between a seller and a buyer using a network, comprising the steps of:

at a buyer terminal, accessing a home page of said seller through said network;

inputting at the home page of said seller displayed on said buyer terminal, the a name and identification data of said buyer into said buyer terminal connected to said network, said identification data including a password of said buyer;

verifying said buyer based on the input name and identification data using a seller terminal connected to said network, said verifying including comparing said password of said buyer entered at said buyer terminal with password data stored in a payment management table installed at said seller terminal;

displaying at said buyer terminal, for each contract of one or more contracts between said buyer and said seller, a title, an amount due, and a due date, said buyer authorizing at said buyer terminal payment as to each contract;

sending preregistered bank account information of said buyer, after said seller terminal has verified said buyer, directly to a bank server of said buyer via said network using said buyer terminal, said preregistered bank account information of said buyer including an encoded PIN number of said buyer;

sending preregistered bank account information of said seller and a payment amount, after said seller terminal has verified said buyer, directly to said bank server of said buyer via said network using said seller terminal; and

transferring the payment amount to said seller's a bank account of said seller, which is indicated by said preregistered bank account information of said seller, directly from said buyer's a bank account of said buyer, which is indicated by said preregistered bank account information of said buyer, using said bank server of said buyer, said transfer taking place over a line separate from said network.

2. (Cancelled)

3. (Currently Amended) A ~~A~~ The method for managing a payment according to claim 1, wherein said seller terminal updates said payment ~~managing~~ management table to reflect ~~the~~ a current payment status ~~information~~ when the payment amount is transferred to said ~~seller~~ bank account of said seller from said ~~buyer~~ bank account of said buyer.

4. (Currently Amended) ~~A~~ The method for managing a payment according to claim 3, wherein the payment ~~managing~~ management table is capable of storing data related to a plurality of buyers.

5. (Currently Amended) ~~A~~ The method for managing a payment according to claim 1, further comprising ~~the step of~~:

sending said buyer terminal a reminder to request a payment for an overdue item by using said seller terminal.

6. (Currently Amended) ~~A~~ The method for managing a payment according to claim 1, further comprising ~~the step of~~:

sending said buyer terminal a confirmation to renew a payment contract if there is less than a predetermined period of time remaining until ~~the~~ an expiry date of the payment contract, by using said seller terminal.

7. (Currently Amended) ~~A~~ The method for managing a payment according to claim 1, wherein said seller is a lessor and said buyer is a lessee.

8. (Currently Amended) ~~A~~ The method for managing a payment according to claim 7, wherein the payment amount is a rent.

9. (Currently Amended) A payment managing system between a seller and a buyer using a network, comprising:

a ~~buyer~~ terminal device ~~of said buyer~~ for accessing a home page of said seller and ~~for~~ displaying said home page ~~on said buyer terminal for permitting~~ to permit entry at said buyer terminal ~~device~~ of ~~the~~ a name and identification data of said buyer;

a ~~seller~~ terminal device ~~of said seller which verifies~~ for verifying said buyer based on the input name and identification data of said buyer, said ~~seller~~ terminal device ~~of said seller being~~ connected to said ~~buyer~~ terminal device ~~of said buyer~~ via said network, said seller terminal ~~device verifying~~ configured to verify said buyer by comparing said identification data of said buyer entered at said buyer terminal ~~device~~ with identification data stored in a payment management table ~~installed~~ at said seller terminal ~~device~~;

said ~~buyer~~ terminal device ~~of said buyer displaying~~ configured to display, for each contract ~~of one or more contracts~~ between said buyer and ~~said~~ seller, a title, an amount due, and a due date, said ~~buyer terminal device configured to allow said~~ buyer ~~authorizing~~ to ~~authorize at said buyer terminal~~ payment as to each contract;

a bank server of said buyer ~~which receives preregistered~~ for receiving bank account information of said buyer directly from said ~~buyer~~ terminal device ~~of said buyer~~ after said ~~seller~~ terminal device ~~of said seller~~ has verified said buyer, said bank sever of said buyer ~~being~~ connected to said ~~buyer~~ terminal device ~~of said buyer~~ via said network, said ~~preregistered~~ bank account information of said buyer including a PIN number which is encoded prior to sending to said ~~buyer~~ bank server ~~of said buyer~~ from said buyer terminal ~~device~~; and

a bank server of said seller~~;~~

~~wherein~~ said bank server of said buyer ~~is~~ ~~which receives preregistered~~ configured to receive bank account information of said seller and a payment amount directly from said ~~seller~~ terminal device ~~of said seller~~ after said ~~seller~~ terminal device ~~of said seller~~ has verified said buyer~~, said bank server of said seller being connected to said terminal device of said seller via said network;~~ and

wherein said bank server of said buyer ~~is configured to~~ directly ~~transfers~~ transfer the payment amount to a bank account of said seller, which is indicated by said ~~preregistered~~ bank account information of said seller, from a bank account of said buyer, which is indicated

by said preregistered bank account information of said buyer, said transfer taking place over a dedicated line between said bank server of said buyer and said bank server of said seller that is separate from said network.

10. (Currently Amended) A The payment managing system according to claim 9, wherein said buyer terminal device of said buyer encodes is configured to encode said preregistered bank account information of said buyer.

11. (Currently Amended) A The payment managing system according to claim 9, wherein said payment managing management table stores payment status information, said seller terminal device of said seller renewing configured to renew the payment status information when the payment amount is transferred to said bank account of said seller from said bank account of said buyer.

12. (Currently Amended) A The payment managing system according to claim 11, wherein the payment managing management table is capable of storing data related to a plurality of buyers.

13. (Currently Amended) A The payment managing system according to claim 9, wherein said seller terminal device of said seller sends is configured to send said buyer terminal device of said buyer a reminder to request a payment for an overdue item.

14. (Currently Amended) A The payment managing system according to claim 9, wherein said seller terminal device of said seller sends is configured to send said buyer terminal device of said buyer a confirmation to renew a payment contract if there is less than a predetermined period of time remaining until the an expiry date of the payment contract.

15. (Currently Amended) A The payment managing system according to claim 9, wherein said seller is a lessor and said buyer is a lessee.

16. (Currently Amended) A The payment managing system according to claim 15, wherein the payment amount is a rent.

17. (New) The method for managing a payment according to claim 1, wherein said bank account information of said buyer is not sent to said seller terminal.